S/N 10/699,522 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Laura Lee Orcutt Examiner: Pierre E. Elisca

Serial No.: 10/699,552 Group Art Unit: 3621

Filed: October 30, 2003 Docket No.: 15896.0008US01

Customer No.: 75943 Confirmation No.: 3032

Title: Express Check Conversion

AMENDMENT AND RESPONSE

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Responsive to the final Office Action dated April 8, 2009 in the patent application identified above, please reconsider the application in view of the appended remarks.

This Amendment and Response includes the following:

Amendments to the Claims, and

Remarks.